



Important Information from All Risks' Client Accounting Unit

In an effort to provide you with the best possible service, the All Risks' Client Accounting Unit is reassigning our associates by state. Your agency will now have a dedicated Client Accounting Associate based on your location.

[Click here to view our state assignment map and meet your NEW Accounting Associate!](#)

What are some important facts to understand about the collection of premiums?

All Risks offers payment arrangements based on carrier requirements. In some cases, we are able to offer you generous terms while in others the payment time terms are very short – again this is based on the carrier's requirements and allows for All Risks to collect and process payments.

All Risks issues two types of Statements.

The first, **Statement of Premiums Due**, is issued monthly on or about 3rd of every month. This statement lists outstanding items and is sorted by due date to facilitate remittances based on different due dates;

1. **Past Due Items** – these are due immediately and were likely not paid in a prior statement. Remember, your agency is responsible for any earned premium resulting from unpaid items.
2. **Special Pay Policies** – these items typically have very short due dates – ranging from cash due with application to 20 days from the effective date. All Risks must collect this premium and process it for payment to our carriers and this requires on-time payment to avoid cancellation. Payment terms will be indicated on the statement AND the invoice which accompanies every premium-bearing transaction. Every Monday we will issue your agency an updated Statement of Special Pay policies.
3. **Standard Pay Policies** – these are typically handled by All Risks' in-house underwriters and have more generous payment terms. These premiums are due to All Risks on the 20th of the month following their issuance. You will note the due dates on both the statements and invoices that accompany each item.

The second, **Direct Bill Commission Statement**, will be issued to you when and if you have any direct-billed business. As an intermediary, we will disburse to you on a monthly basis commissions generated by our carriers.

[Click here to view examples of these statements](#)

Payments should be remitted to:

Payment by Check: All Risks, Ltd P.O. Box 1626 Hunt Valley, MD 21030	For Overnight Only: All Risks, Ltd - Attn: Your Client Accounting Associate* Client Accounting Group 10150 York Rd, Suite 500 Hunt Valley, MD 21030
--------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------

*As listed in the *Client Accounting State Assignment Map* linked above

Please do not include unrelated correspondence (such as endorsement requests, applications, etc.) with your payment. This will delay your request and may result in unintended problems for your insureds. All non-payment related correspondence should be directed to the proper All Risks Office. Please do not combine Standard/Special Pay remittances with Direct Bill transactions.

Do you have more questions? [Click here to view our Client Accounting FAQs](#) or contact your Client Accounting Associate.